



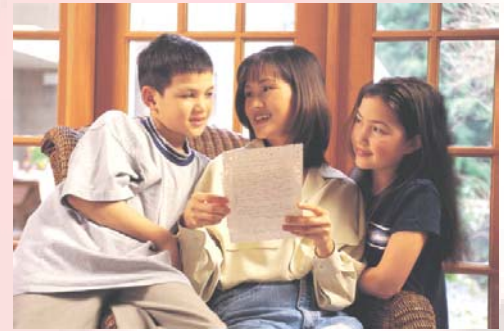
What is a Freedom Loan?

- *Up to \$10,000*
- *Annual APR 6%*
- *Term: 5 years (no pre-payment penalty)*
- *Unsecured Loan (no collateral required).*
- *Principal and Interest deferred for a year during Deployment.*

Who is eligible to apply?

New Jersey Residents who are:

- *Members of the National Guard or Reserves*
- *Mobilized for one year or longer to fight in the Global War on Terrorism (GWOT) – excluding routine training.*
or
- *Served ninety or more consecutive days in the GWOT on federal or state active duty (excluding routine training) and have received orders extending cumulative active duty a year or longer.*



How do I apply for a Freedom Loan?

- *Contact participating banks. Call or visit your local branch office to obtain an application.*
- *Guardmembers, Reservists, or family members with Power of Attorney must submit copies of current mobilization orders with the bank's Freedom Loan application.*



Current Participants

<i>Commerce Bank</i>	<i>1-888-751-9000</i>
<i>Fleet</i>	<i>1-800-841-4000</i>
<i>PNC</i>	<i>1-866-PNC-4USA</i>
<i>Sovereign Bank</i>	<i>1-877-391-6365</i>

Additional banks will be joining the program soon. Watch for their announcement in “DMVA Highlights” found at www.state.nj.us/military

FREEDOM LOAN PROGRAM

New Jersey's Departments of Banking and Insurance, Military and Veterans Affairs, and Treasury have authorized banks in New Jersey to offer a new low-interest program – Freedom Loans – that will provide financial assistance to New Jersey's military Reserve and National Guard personnel who have been called up for long-term military service.



New Jersey
Freedom Loan
Program